

FILED
6/23/22 10:02 am
CLERK
U.S. BANKRUPTCY
COURT - WDP

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Jason Paul Gustafson : Bankruptcy Case No. 22-10161-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this 23rd day of **June, 2022**, it is hereby **ORDERED, ADJUDGED**, and **DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated **May 9, 2022**, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is **\$1,650**.

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

Revised 3/22/2022

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. §1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

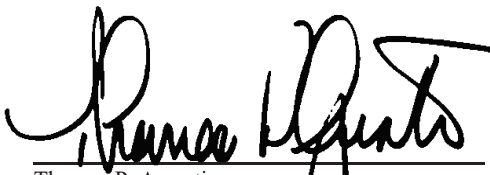
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti
United States Bankruptcy Judge

nms

cc: All Parties in interest to be served by Clerk immediately

In re:
Jason Paul Gustafson
Debtor

Case No. 22-10161-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jun 23, 2022

Form ID: pdf900

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2022:

Recip ID	Recipient Name and Address
db	+ Jason Paul Gustafson, 2331 Lake Street, Lake City, PA 16423-1324
15478273	+ Amato and Keating, P.C., 107 North Commerce Way, Suite 100, Bethlehem, PA 18017-8913
15473059	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15470281	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Associates, 13355 Noel Road, Dallas, TX 75240
15470276	Capital One/Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
15470284	+ John Deere Financial, P.O. Box 4450, Carol Stream, IL 60197-4450
15470291	+ Northwest Bank, c/o Colleen Lamberto, P.O. Box 337, Warren, PA 16365-0337
15470294	+ Presta Contractor Supply, Inc., 2669 West 16th Street, Erie, PA 16505-4303
15470299	+ Richard W. Keifer III, Esquire, 311 Market Street, Kingston, PA 18704-5428
15478277	+ Schaffner Knight Minnaugh & Co., 1545 West 38th Street, Erie, PA 16508-2347
15470304	+ Tendto Credit Union, 1129 State Street, Erie, PA 16501-1911
15472673	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15470270	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 23 2022 23:36:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
15470271	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 23 2022 23:36:00	Bank of America, N.A., P.O. Box 982284, El Paso, TX 79998-2284
15478274	+ Email/Text: updates@brennanclark.com	Jun 23 2022 23:36:00	Brennan & Clark, 721 East Madison Street, Suite 200, Villa Park, IL 60181-3083
15470272	Email/Text: cescandell@calautomotive.com	Jun 23 2022 23:36:00	CAL Automotive, 4556 South Broad Street, Yardville, NJ 08620
15470274	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 23 2022 23:45:53	Capital One Bank USA, N.A., 15000 Capital One Drive, Richmond, VA 23238
15470273	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 23 2022 23:46:02	Capital One Bank (USA), N.A., by American Infosource as agent, P.O. Box 71083, Charlotte, NC 28272-1083
15470275	+ Email/PDF: bncnotices@becket-lee.com	Jun 23 2022 23:46:04	Capital One, N.A., c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
15470277	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 23 2022 23:46:05	Citibank, N.A., P.O. Box 6497, Sioux Falls, SD 57117-6497
15470278	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 23 2022 23:46:00	Citibank/The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15470279	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 23 2022 23:36:00	Comenity Bank / Legendry Pine, P.O. Box 182789, Columbus, OH 43218-2789

District/off: 0315-1

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15470280	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 23 2022 23:36:00	Comenity Capital Bank / Dental First, P.O. Box 182120, Columbus, OH 43218-2120
15470282	Email/Text: litbkcourtmail@johndeere.com	Jun 23 2022 23:36:00	Deere & Company, d/b/a John Deere Financial, P.O. Box 6600, Johnston, IA 50131
15478275	+ Email/Text: bankruptcy@erieinsurance.com	Jun 23 2022 23:37:00	Erie Insurance Company, 100 Erie Insurance Place, Erie, PA 16530-0001
15470283	Email/Text: collectionbankruptcies.bancorp@53.com	Jun 23 2022 23:36:00	Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263
15478276	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 23 2022 23:36:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15470286	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2022 23:45:54	LVNV Funding, LLC, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15470285	+ Email/Text: bk@lendingclub.com	Jun 23 2022 23:36:00	Lending Club Corporation, 71 Stevenson Rd., San Francisco, CA 94105-2934
15470287	Email/Text: camanagement@mtb.com	Jun 23 2022 23:36:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966
15470288	+ Email/Text: camanagement@mtb.com	Jun 23 2022 23:36:00	M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508
15470289	+ Email/Text: anthony.stuart@marquettessavings.bank	Jun 23 2022 23:37:00	Marquette Savings Bank, 920 Peach Street, Erie, PA 16501-1486
15470290	+ Email/Text: Bankruptcy@natfuel.com	Jun 23 2022 23:36:00	National Fuel, 1100 State Street, Erie, PA 16501-1912
15470292	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 23 2022 23:46:04	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
15470293	+ Email/PDF: rmscedi@recoverycorp.com	Jun 23 2022 23:45:59	PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
15470623	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 23 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15470296	+ Email/Text: bnc-quantum@quantum3group.com	Jun 23 2022 23:36:00	Quantum3 Group LLC as agent for, Comenity Bank, P.O. Box 788, Kirkland, WA 98083-0788
15470295	+ Email/Text: bnc-quantum@quantum3group.com	Jun 23 2022 23:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, P.O. Box 788, Kirkland, WA 98083-0788
15471846	Email/Text: bnc-quantum@quantum3group.com	Jun 23 2022 23:36:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15470297	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 23 2022 23:36:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15470298	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 23 2022 23:36:00	Quicken Loans Inc, 635 Woodward Avenue, Detroit, MI 48226-3408
15475428	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 23 2022 23:36:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15470300	+ Email/PDF: gecsed@recoverycorp.com	Jun 23 2022 23:45:57	Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
15470880	+ Email/PDF: gecsed@recoverycorp.com	Jun 23 2022 23:46:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15470301	+ Email/PDF: gecsed@recoverycorp.com	Jun 23 2022 23:45:57	Synchrony Bank / Lowes, P.O. Box 956005, Orlando, FL 32896-0001
15470302	+ Email/PDF: gecsed@recoverycorp.com	Jun 23 2022 23:45:57	Synchrony Bank/JC Penneys, P.O. Box 965007, Orlando, FL 32896-5007

District/off: 0315-1

User: auto

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15470303	+ Email/PDF: gecsed@recoverycorp.com	Jun 23 2022 23:45:53	Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15470305	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 23 2022 23:45:55	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15478278	+ Email/Text: donald.miehls@tradesmeninternational.com	Jun 23 2022 23:37:00	Tradesmen International, LLC, 9760 Shepard Road, Macedonia, OH 44056-1124
15472673	^ MEBN	Jun 23 2022 23:35:04	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15473229	*	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15483149	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15487656	*	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Jason Paul Gustafson dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpd.com

TOTAL: 4